

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Inventor: G. Cunningham  
Assignee: Block Financial Corporation  
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Attorney  
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Title: REAL-TIME FINANCIAL CARD  
OFFER AND APPLICATION  
SYSTEM

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AMENDMENT AFTER FINAL  
TO PATENT APPLICATION

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Sir:

Applicant is submitting this amendment in response to the Examiner's office  
action dated October 31, 2005.

AMENDMENTS TO THE CLAIMS are reflected in the listing of claims which  
begins on page 2 of this paper.

REMARKS begin on page 9 of this paper.